

# cash flow statement

2026 - I quarter

atb

(manats in thousands)

Cash flow statement	2026 - 1 <sup>st</sup> quarter	Previous reporting period
<b>1 Operating cash flow</b>	<b>6,993</b>	<b>22,209</b>
1.1 Interest received	35,910	126,018
1.2 Interest paid	-20,130	-65,189
1.3 Fees and commissions received	6,388	25,836
1.4 Fees and commissions paid	-4,622	-19,274
1.5 Net income from foreign currency transactions	3,789	11,503
1.6 Net realized income from derivative financial instruments in foreign currency	0	0
1.7 Paid wages and other compensations	-9,247	-35,596
1.8 Paid general and administrative expenses	-5,104	-21,208
1.9 Proceeds from bad debts	0	0
1.10 Received other operating income	9	119
1.11 Paid other operating expenses	0	0
<b>2 Cash flow from banking activities before changes in operating assets and liabilities</b>	<b>6,993</b>	<b>22,209</b>
<b>2.1 Net increase/decrease in operating assets</b>	<b>89,138</b>	<b>-120,271</b>
2.1.1 Net increase (decrease) in loans and deposits to banks	104,685	-127,706
2.1.2 Net increase (decrease) in loans to customers	-28,136	13,278
2.1.3 Net increase (decrease) in other assets	12,589	-5,843
<b>2.2 Net increase/decrease in operating liabilities</b>	<b>6,716</b>	<b>93,772</b>
2.2.1 Net increase (decrease) in deposits from banks and other financial institutions	34,774	-26,886
2.2.2 Net increase (decrease) in Central Bank liabilities	0	0
2.2.3 Net increase (decrease) in customer deposits and current accounts	-21,077	124,461
2.2.4 Net increase (decrease) in other liabilities	-6,981	-3,803

(manats in thousands)

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<b>3 Cash flow from banking activities before income tax</b>	<b>102,847</b>	<b>-4,290</b>
3.1 Profit tax paid	-487	-3,766
<b>4 Net cash generated/used in operating activities</b>	<b>102,360</b>	<b>-8,056</b>
<b>5 Cash flows related to investment activities</b>	<b>-14,787</b>	<b>-52,766</b>
5.1 Purchase of property and equipment and advance payments	-109	-4,691
5.2 Proceeds from selling property and equipment	0	0
5.3 Acquisition of intangible assets	0	-1,765
5.4 Proceeds from selling intangible assets	0	0
5.5 Dividends received	0	0
5.6 Sale and Redemption of Investment Securities Held for Sale	-14,679	-46,536
5.7 Other	0	226
<b>6 Cash flow generated/used in investing activities</b>	<b>87,573</b>	<b>-60,823</b>
<b>7 Cash flow related to financing activities</b>	<b>0</b>	<b>0</b>
7.1 Acquisition of other debt obligations	0	0
7.2 Outpayment of other debt obligations	0	0
7.3 Acquisition of subordinated debts	0	0
7.4 Outpayment of subordinated debts	0	0
7.5 Proceeds from issuing of equity shares	0	0
7.6 Acquisition (outpayment) of other financial obligations	0	0

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8 Cash generated/used in connection to financing activities	87,573	-60,823
9 Cash and cash equivalents at the beginning of the period	151,681	211,722
10 Net increase/(decrease) in cash and cash equivalents	87,618	-60,042
11 Effect of exchange rate changes on cash and cash equivalents	46	781
11 Effect of exchange rate changes on cash and cash equivalents	239,299	151,681